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| Interview Summary | Application No. 09/847,821 | Applicant(s) SAWADA, YOSHIAKI | |
| | Examiner Mark Tremblay | Art Unit 2876 | |

All participants (applicant, applicant's representative, PTO personnel):

(1) Mark Tremblay.

(3) Paul Estatto (30,749).

(2) Alex Vodovozov.

(4) _____.

Date of Interview: 04 April 2003.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☐ No.
If Yes, brief description: _____.

Claim(s) discussed: 1-8.

Identification of prior art discussed: Low.

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See attached.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.



Examiner's signature, if required

Interview Summary

Paul Esatto (Registration #30,749)
Alex Vodovozov
Mark Tremblay (For USPTO)

Applicant requested Examiner to consider and discuss after final amendment filed 3/17/03. Applicant and Examiner agreed to consider claim 1 as representative of the claims, given the time constraints typical of an interview in after-final practice. Two main points were discussed:

1. Applicant asserted that Low did not teach a device at the merchant location that verified a credit card, and provided explanation. Applicant asserted that the credit card verifier was located with the bank, not the merchant. Examiner disagreed, asserting that, from the point of view of the customer and merchant, the machine located with the merchant was a credit card verifier since it informed the merchant whether or not the credit transaction was valid.
2. Applicant asserted that, in contrast to Low, no personal information was passed to the merchant, and pointed out that the credit card number fell within the breadth of the descriptor "personal information". Examiner construed the claim language more broadly, consistent with the term "comprising" and its plain meaning. The Examiner maintained that providing a pseudonym P is the same as providing coded information while not providing personal information as claimed.


MARK TREMBLAY
PRIMARY EXAMINER